

REMARKS

Early and favorable consideration of the above-identified application in view of the preceding amendments and the following remarks is respectfully requested. Claims 1, 2, 4-6 and 8 are pending in the subject application.

Claims 1-2, 4-6 and 8 are rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 6,105,007 to Norris (herein referred to as “Norris”) in view of U.S. PGP 2007/0198432 A1 to Pitroda et al. (herein referred to as “Pitroda”). (Office Action, page 4).

In the Final Office Action, the Examiner has continued to reject the pending claims based on Norris and Pitroda. Norris is directed to a method and apparatus for closed loop, automatic processing of typical financial transactions, including loans, setting up checking, savings and individual retirement accounts, obtaining cashier's checks, ordering additional checks, issuing credit and debit cards, wire transferring money, and so on. The transactions are provided from a kiosk and controlled by a computer controller interacting with the consumer through a keyboard or touchscreen.

Pitroda describes methods and systems for supporting electronic transactions, including transactions that are provided with per-user, per-device and per-domain security across domains of multiple service providers.

In contrast, the present invention as recited in Claim 1 is directed to a Personal Information Storage Device that is integrated something a user wears (e.g., a necklace, watch, finger ring, a key holder, spectacles, card). The Personal Information Storage Device (PSID) stores personal information and electronic money information, establishes a pair relationship with a mobile terminal, radio transmits personal information to the mobile terminal, receives electronic money

information from a Financial Institution (e.g., ATM, a kiosk) using radio transmission and radio transmits electronic money information to the mobile terminal.

The present invention is also directed to a Mobile Terminal (e.g., a mobile telephone, PDA, notebook computer, remote control) as recited in Claim 4. The Mobile Terminal radio transmits a pair relationship request (e.g., a password, fingerprint data) to the PISD, receives personal information (e.g. password, authentication information, telephone number) using radio waves from PISD, receives electronic money information from the PSID and transmits a use permission request to PSID, so the mobile terminal can pay with electronic money.

On page 3 of the Office Action, the Examiner asserts that Norris discloses non-contact, radio transmission of personal information and/or financial information. The Examiner has cited page 3, lines 10-27 of Norris as supporting this assertion. However, as discussed in an Interview conducted with the Examiner on March 24, 2011, Applicant respectfully disagrees and has not been able to locate such a teaching in Norris. More specifically, Norris does not disclose radio transmission of personal information between a PISD worn by an individual and a Mobile Terminal or a Financial Institution, as required by each of Claims 1 and 4. During the Interview, the Examiner suggested that he agreed with Applicant's representative, but noted that a further search of the prior art would be required.

Therefore, it is respectfully submitted that independent Claims 1 and 4, and each of the claims depending therefrom, are not rendered obvious by the combination of Norris and Pitroda and an action acknowledging the same is respectfully requested.

Still further, in the Office Action, the Examiner stated that the kiosk of Norris represents the Mobile terminal, but it appears that the kiosk is also being used by the Examiner as representing the

PISD. More specifically, on the bottom of page 3, the Examiner has suggested that the kiosk of Norris is the mobile terminal of the present invention, but on Page 4 of the Office Action, the features of the Norris kiosk are being related to the features of the PISD which is worn by an individual. In the present invention, as recited in Claims 1 and 4, the PISD and the Mobile Terminal are separate devices that communicate using radio transmission. Therefore, it is not proper to suggest that a single device, the kiosk of Norris, represents both the PISD and the Mobile terminal. Applicant notes that the specification of the present application does disclose that the invention might include a kiosk, but the disclosure is in reference to the Financial Institution or the ATM terminal. (see paragraph [0035]). Applicant does not disclose in the present application that either the PISD or mobile terminal could be a kiosk.

Still further, in the Office Action the Examiner suggests that on column 2, lines 37-48, Norris discloses a pair relationship establishment means which interacts with a mobile terminal using radio waves. Applicant's representative is unable locate such a teaching in Norris and indicated this in the Interview.

Still further, the Examiner has cited column 2, lines 37-48 of Norris as disclosing a use permission means associated with a mobile terminal which sends a radio signal to a PISD worn by an individual. Applicant is unable to locate where Norris discloses a use permission means associated with a mobile terminal which sends a radio signal to a PISD worn by an individual, which upon receiving a signal back from the PISD allows the mobile terminal to pay with electronic money. Applicant's representative also noted this defect in the pending rejection in the Interview held in March.

In view of the above, Applicant request the rejection be reconsidered and withdrawn. Applicant believes the pending application is in condition for allowance.

The Director is hereby authorized to charge any deficiency in the fees filed, asserted to be filed or which should have been filed herewith (or with any paper hereafter filed in this application by this firm) to our Deposit Account No. 04-1105.

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